

CALIFORNIA STATE CHARTERED BANKS
PEER GROUP COMPARISON
as of March 31, 2008
(Dollar Amounts in Millions)

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More
Number of Banks	59	95	39	22
% of total	27.4	44.2	18.1	10.2
Loans & Leases (Net)*	2,315.2	16,367.4	28,229.3	116,225.4
Reserve for loans	35.4	222.6	477.4	1,490.2
Total Assets	3,458.4	22,281.8	37,958.6	163,000.8
% of total	1.5	9.8	16.7	71.9
Total Deposits	2,503.8	17,291.2	29,339.6	107,173.0
Total Equity Capital	858.8	2,999.9	3,914.5	19,809.5
Noncurrent Loans & Leases**	18.59	193.41	750.14	1345.66
Total Past Due Loans & Leases***	36.25	358.37	1083.36	2469.24
Other Real Estate Owned****	1.0	20.8	49.8	92.0
Interest Earned	49.8	344.7	592.6	2,319.3
Interest Expense	17.3	128.8	230.8	991.9
Net Interest Income	32.6	215.9	361.8	1,327.4
Noninterest Income	3.1	62.9	71.0	322.6
Loan Loss Provision	4.9	22.1	90.4	327.9
Noninterest Expense	46.7	215.7	288.2	1,128.4
Net Income	(16.24)	33.41	21.4	24.0
Return on Assets#	(1.88)	0.60	0.23	0.06
Return on Equity#	(7.56)	4.45	2.18	0.48
Net Interest Margin#	3.77	3.88	3.81	3.26
Loans & Leases/Deposits	92.47	94.66	96.22	108.45
Loans & Leases/Assets	66.94	73.46	74.37	71.30
Equity Capital/Assets	24.83	13.46	10.31	12.15
Noncurrent Loans&Leases/Total Loans&Leases	0.80	1.18	2.66	1.16
Tot. Past Due Loans&Leases/Total Loans&Leases	1.57	2.19	3.84	2.12
Reserves for Loans/Noncurrent Loans & Leases	190.37	115.08	63.63	110.74

* Net of unearned income.

** Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

*** Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

**** Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures

Aggregate, Annualized return

N/A Not Available